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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Paul	
		First name	First name
	Write the name that is on your government-issued	R.	
	picture identification (for	Middle name	Middle name
	example, your driver's license or passport	Northern	
	licerise or passport	Last name	Last name
	Bring your picture identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_	meeting with the trustee.		
2.	All other names you		
	have used in the last	First name	First name
	8 years	AC LU	N.C. I. II.
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		Last Harris	Last Harris
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX0516	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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Debtor 1 Paul First Name	R. Middle Name	Northern Last Name	Case number (if known)
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any	business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name		Business name
8 years Include trade names and	Business name		Business name
doing business as names	EIN		EIN
	EIN		EIN
5. Where you live	622 Lenox Ave.		If Debtor 2 lives at a different address:
	Number Street 1st Floor		Number Street
	Waukegan Illino City State		City State Zip Code
	Lake County		County
		s is different from the one ote that the court will send an illing address.	
	Number Street		Number Street
	City S	State Zip Code	City State Zip Code
 Why you are choosing this district 	Check one:		Check one:
to file for bankruptcy	lived in this district lo	ys before filing this petition, I have before filing this petition, I have been sent any other district.	lived in this district longer than in any other district.
	I have another reaso	n. Explain. (See 28 U.S.C. §§ 1	1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Paul First Name	R. Middle Name	Northern Last Name	Case number (if k	nown)
Part 2: Tell the Co	urt About Your Bankrupt	cy Case		
7. The chapter of t Bankruptcy Cod are choosing to under	le you Bankruptcy (Form	brief description of each, see Λ B2010)). Also, go to the top of μ		C. § 342(b) for Individuals Filing for ropriate box.
8. How you will pay fee	more details a cashier's check may pay with I need to pay Individuals to I request that judge may, but the official poyou choose the	about how you may pay. Typick, or money order If your a a credit card or check with a the fee in installments. If your Fly your Filing Fee in Install timy fee be waived (You mant is not required to, waive your enty line that applies to you	ically, if you are paying to the torney is submitting you pre-printed address. Ou choose this option, so the total form 10 the total form	in the clerk's office in your local court for the fee yourself, you may pay with cash, ur payment on your behalf, your attorney sign and attach the <i>Application for</i> 13A). It if you are filing for Chapter 7. By law, a may if your income is less than 150% of a unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed to bankruptcy with last 8 years?			When MM / DD / YYYYY When MM / DD / YYYYY When MM / DD / YYYYY	Case number
10. Are any bankrup cases pending of being filed by a spouse who is n filing this case wyou, or by a busi partner, or by ar affiliate?	Yes. Debtor of District -		When MM / DD / YYYY When MM / DD / YYYY	Relationship to you Case number, if known
11. Do you rent you residence?	✓ Yes. Has your ✓ No.	landlord obtained an eviction juggestion of the first section of the fir		do you want to stay in your residence? Inst You (Form 101A) and file it with

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Debtor 1 Paul R Northern Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Paul R. Northern Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Paul First Name	R. Middle Name	Northern Last Name	Case number (if known)	
	estions for Reporting Purpos	Zaot Harro		
16. What kind of debts do you have?	16a. Are your debts primar "incurred by an individu No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primar	ily consumer debts? ual primarily for a pers ily business debts? A r investment or throu	sonal, family, or household p Business debts are debts tha gh the operation of the busi	ourpose." at you incurred to obtain ness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that	ter 7. Do you estimate t	hat after any exempt property e to distribute to unsecured cre	is excluded and administrative ditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5, 5,001-10 10,001-2	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file under of title 11, United States Coounder Chapter 7. If no attorney represents me out this document, I have obtained in accordance I understand making a false sconnection with a bankrupto both. 18 U.S.C. §§ 152, 134	Chapter 7, I am aware de. I understand the read and I did not pay or a tained and read the new with the chapter of tistatement, concealing y case can result in fire	e that I may proceed, if eligible elief available under each chargeree to pay someone who is otice required by 11 U.S.C. the 11, United States Code, property, or obtaining monnes up to \$250,000, or impression of the states of	specified in this petition.
	/s/ Paul Northern Signature of Debtor 1		Signature of Debtor	• •
	Executed on1/10/20	17 DD / YYYY	Executed on	MM / DD / YYYY

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Debtor 1 Paul	R.	Northern	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in v	vhich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	er an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Nathan Delman		Date	1/10/2017
	Signature of Attorney	for Debtor		M / DD / YYYY
	9			
	Nathan Delman			
	Printed name			
	O			
	Semrad Law Firm Firm name			
	5101 Washington Str	eet		
	Street			
	Unit 29			
	Gurnee		Illinois	60031
	City		State	Zip Code
	Contact phone	3124473700	Email address	ndelman@semradlaw.com
	6296205		Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Paul	R.	Northern
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	· ·
1b. Copy line 62, Total personal property, from Schedule A/B	\$5,325.00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,325.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$3,000.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$3,399.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$51,254.00
Your total liabilities	\$57,653.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$1,406.67 —
Schedule J: Your Expenses (Official Form 106J)	\$1,211.00
	\$1,2

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Debtor 1 Paul R Northern _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,386.67 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$3,399.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$17,204.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$20,603.00

9g. Total. Add lines 9a through 9f.

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					<u> </u>			
Fill in this	information	to identify your c	ase:					
Debtor 1	Paul		R.		Northern	_		
Debtor 2 (Spouse, if f	First N		Middle N		Last Name	_		
	- 111311	ccy Court for the:	Middle N Northern		Last Name ct of Illinois			
Case nun	nber				(State)	_		
(If known)								Check if this is an
	al Form	_	_					amended filing
Sche	dule A/	B: Prope	rty					12/1
category responsib write you	where you the le for supply r name and o	ink it fits best. I ing correct infor ase number (if I	Be as complete a mation. If more s known). Answer e	nd accurate as pace is needed very question.	y once. If an asset fits it possible. If two marriet, attach a separate she	d people ar eet to this fo	e filing together, both a orm. On the top of any a	re equally
1. Do you	u own or hav	e any legal or e	quitable interest i	in any residence	e, building, land, or sim	ilar propert	ty?	
✓	No. Go to P	art 2						
	Yes. Where	is the property?						
1.1	Street addre	ss, if available, or	other description	What is the pr	roperty? Check all that a ily home	pply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
				<u> </u>	multi-unit building ium or cooperative		Current value of the entire property?	Current value of the portion you own?
					red or mobile home			
	Number	Street		Land Investment	t property		Describe the nature o	
	City	State	Zip Code	Timeshare Other			interest (such as fee s the entireties, or a life	
				one. Debtor 1 o Debtor 2 o Debtor 1 a	•		Check if this is co (see instructions)	mmunity property
16			at have	Other informa	ition you wish to add altification number:		em, such as local	
1.2		more than one, li		Single-fam Duplex or r Condomin Manufactu	roperty? Check all that and the silly home multi-unit building tium or cooperative ared or mobile home	pply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
	Number	Street		Land			Describe the nature of interest (such as fee s	imple, tenancy by
	City	State	Zip Code	one. Debtor 1 o Debtor 2 o Debtor 1 ai At least one	nterest in the property?	ther	(see instructions)	mmunity property

property identification number:

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Debtor 1	Paul First Name	R. Middle Name		number (if known)	_
1.3		w	Last Name That is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
Stre	et address, if available, or ot	her description	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
			Tho has an interest in the property? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ther information you wish to add about this	(see instructions)	mmunity property
	the dollar value of the po ve attached for Part 1. Wi	rtion you own for a	roperty identification number:	entries for pages	
Do you ow		equitable interest	in any vehicles, whether they are registered		
•	ns, trucks, tractors, sport ut		lso report it on Schedule G: Executory Contract ycles	s and Unexpired Leases.	
3.1	Make Model: Year:	Chrysler 300 2005	Who has an interest in the property? Che one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	163000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (Current value of the entire property? \$2475.00	Current value of the portion you own? \$2475.00
3.2	Make Model: Year:		who has an interest in the property? Che one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community property (instructions)	see	

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	Paul First Name	R. Middle Name	Northern Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly is and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication.	nly is and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property. Current value of the portion you own?
	mples: Boats, trailers, motor	•	r recreational vehicles, other	•		
4.1			Who has an interest in the one.	·	Do not deduct secured	claims or exemptions. Pured claims on <i>Schedule</i> in
	Yes		Who has an interest in the	property? Check hly s and another	Do not deduct secured the amount of any secu	· · · · · · · · · · · · · · · · · · ·
4.1	Yes Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property Current value of the

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De	ebtor 1	Paul First Name	R. Middle Name	Northern Last Name	Case number (if known)	
Pa	rt 3:	Describe Y	our Personal and Household			
D	o you	own or hav	e any legal or equitable inter	rest in any of the following	g items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, furniture, linens, china, kitc	henware		
<u>✓</u>	No Yes. [Describe	Furniture - bedroom set			\$250.00
		tronics bles: Television	s and radios; audio, video, stereo, a	and digital equipment; compute	ers, printers, scanners; music	1
✓	Yes. [Describe	x2 televisions			\$250.00
			ue and figurines; paintings, prints, or o in, or baseball card collections; oth			
	No Yes. [Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other holes; carpentry tools; musical instrume		tables, golf clubs, skis; canoes	
✓	No	, .	, , ,			
	Yes. [Describe				
	0. Fire Examp		es, shotguns, ammunition, and rela	ated equipment		
✓	No					1
Ш	Yes. I	Describe				
	1. Clo		clothes, furs, leather coats, designe	er wear, shoes, accessories		
Ц	No Voc. 1	Dagariba	Lland Olade's a			
⊻	res. I	Describe	Used Clothing			\$350.00
		-	ewelry, costume jewelry, engageme er	ent rings, wedding rings, heirlod	om jewelry, watches, gems,	
닖	No Yes. [Describe	earrings			\$500.00
Ľ			90			\$500.00
	Examp	n-farm animal bles: Dogs, cat	s s, birds, horses			
$oxed{oldsymbol{arphi}}$	No Yes. [Describe				
1	4. Any	other persor	al and household items you did	not already list, including an	y health aids you did not list	
✓	No	•	-		-	
	Yes. [Describe				
			llue of all of your entries from Pa number here	art 3, including any entries fo	r pages you have attached	\$1350.00

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Debt	or 1 Paul First Name	R. Middle Name	Northern Last Name	Case number (if known)	_
Part 4	Describe Your F	inancial Assets			
		y legal or equitable interest	t in any of the followir	g?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C	xamples: Money you ha	ve in your wallet, in your home, ir		on hand when you file your petition Cash:	
17.		avings, or other financial accounts stitutions. If you have multiple ac		ares in credit unions, brokerage houses, tution, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	Netspend - prepaid deb	it card	\$150.00
		17.2. Checking account:			 -
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks investment accounts with broke	rage firms, money market a	accounts	
	Yes	mstitution of issuer frame.			
19.	an LLC, partnership, a		ited and unincorporated	businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Deb	tor 1 Paul	R.	Northern	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory n	otes, and money orders.	
	✓ No Yes. Give specific information about them	Issuer name:			
		-			
21.	Retirement or pension		th wift on via an accoun	to an other pension or profit shering plans	
		RA, ERISA, Reogii, 401(k), 403(b)	, timit savings accoun	ts, or other pension or profit-sharing plans	
	✓ No Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:	-		
	зерагатегу.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	븓				
	✓ Yes	Electric:	-		
		Gas:			
		Heating oil:	-		· -
		Security deposit on rental unit:	Landlord		\$750.00
		Prepaid rent:	_		. ———
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No Yes	Issuer name and description:			
					· <u></u>

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Debt	or 1 Paul First Name	R. Middle Nam		Case number (if known)	
0.4					
24.		30(b)(1), 529A(b), and 529(b)(nt in a qualified ABLE program, or under a 1).	quaimed state tuition program.	
	✓ No Yes	nstitution name and description	n. Separately file the records of any interests.1	1 U.S.C. § 521(c):	
	- -				
0.5					
25.	exercisable for		perty (other than anything listed in line 1),	and rights or powers	
	✓ No ✓ Yes. Descri	be			
	<u> </u>				
26.		=	crets, and other intellectual property proceeds from royalties and licensing agreeme	ents	
	No No Descri	ho.			
	Yes. Descri	De			
27.		chises, and other general int	angibles , cooperative association holdings, liquor licen	nses professional licenses	
	No No	ang parmie, oxoldarva liberiasa	, cooperative accomment from fige, fiquer floor	iooo, proroccional liconocc	
	Yes. Descri	be			
Mon	ney or propert	y owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or propert Tax refunds ow				portion you own?
					portion you own? Do not deduct secured
	Tax refunds ow ✓ No ☐ Yes. Give sp	ed to you		Federal:	portion you own? Do not deduct secured
	Tax refunds ow No Yes. Give sp about you al	ed to you Decific information them, including whether ready filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ow No Yes. Give sp about you all and th	ed to you Decific information them, including whether			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of	pecific information them, including whether ready filed the returns e tax years	usal support, child support, maintenance, dive	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns e tax years	usal support, child support, maintenance, divo	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of	pecific information them, including whether ready filed the returns e tax years	usal support, child support, maintenance, dive	State: Local: orce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns e tax years	usal support, child support, maintenance, dive	State: Local: orce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns e tax years	usal support, child support, maintenance, dive	State: Local: orce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of No Yes. Give sp	ed to you Decific information them, including whether ready filed the returns e tax years	usal support, child support, maintenance, dive	State: Local: Orce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and th Family support Examples: Past of Yes. Give spatch of the refundation of th	ed to you Decific information them, including whether ready filed the returns e tax years	ayments, disability benefits, sick pay, vacation	State: Local: Orce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and th Family support Examples: Past of Yes. Give spatch of the refundation of th	ed to you Decific information them, including whether ready filed the returns e tax years	ayments, disability benefits, sick pay, vacation	State: Local: Orce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of Yes. Give space of Yes. Give space of Yes. Give space of Yes. Give space of Yes. Unpage of Yes.	ed to you Decific information them, including whether ready filed the returns e tax years	ayments, disability benefits, sick pay, vacation	State: Local: Orce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Paul		R.	Northern	Case number (if known)	
	First Na	ame	Middle Name	Last Name		
31.		in insurance ¡ Health, disabil		Ith savings account (HSA); credit, h	nomeowner's, or renter's insurance	
		lame the insur h policy and lis	ance company st its value	Company name:	Beneficiary:	Surrender or refund value:
32.	If you are t		of a living trust, expect p	someone who has died proceeds from a life insurance polic	y, or are currently entitled to receive	
	✓ No	Describe				
33.	Examples:			rou have filed a lawsuit or made rance claims, or rights to sue	a demand for payment	
34.	to set off		unliquidated claims of	every nature, including counterd	claims of the debtor and rights	
35.	✓ No	cial assets yo	u did not already list			
36.			-	n Part 4, including any entries fo		\$900.00
Part				-	nterest In. List any real estate in Part	1.
37.	Do you ov	vn or have an	y legal or equitable int	erest in any business-related pr		
		o to Part 6. So to line 38.			p D	urrent value of the ortion you own? o not deduct secured claims rexemptions
38.	Accounts	receivable or	commissions you alre	ady earned		
	✓ No Yes. D	Describe				
39.	-	-	shings, and supplies ed computers, software	, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, electi	ronic devices
	✓ No Yes. D	escribe				

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Debt	tor 1 Paul	R.	Northern	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures,	equipment, supplies you u	se in business, and tools of you	ur trade	
	No				
	Yes. Describe	Barber tools			
	_				
	\$600.00				
41.	Inventory				
	√ No				
	Yes. Describe				
42.	Interests in partners	hips or joint ventures			
	✓ No				
	Yes. Give specific	N	lame of entity:	% of ownership:	
	information about	_			<u> </u>
	them				
		-			-
		_			
43. (Customer lists, mailin	g lists, or other compilatio	ns		
	✓ No				
		include personally identifiable	e information (as defined in 11 U	.S.C. § 101(41A))?	
	□ No				
	Yes. Des	cribe			
44	Any husiness-related	ِ I property you did not alrea	adv list		
144.		i property you are not an e	ady not		
	✓ No	_			
	Yes. Give specific information				
	information	-			
		_			
		_			
		-			
		_			<u> </u>
			rt 5, including any entries for	pages you have attached	
or Pa	art 5. Write that numb	er here			\$600.00
Part				You Own or Have an Interest In.	
	If you own or have a	n interest in farmland, list it in	Part 1.		
46.	Do you own or have	any legal or equitable inte	rest in any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.	-			Current value of the
	Yes. Go to line 47	,			portion you own?
	Tes. Go to line 47	•			Do not deduct secured claims or exemptions
47.	Farm animals				1. 1. top.too
		ooultry, farm-raised fish			
	✓ No				
	Yes. Describe				
	L 100. Describe				

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Debto		Paul First Name	R. Middle Name	Northern Last Name	Cas	e number (if known)	
48.	Cro	ps-either growing	or harvested				
	✓	No Yes. Describe					
49.	Far	m and fishing equi	oment, implements, machinery, fi	xtures, and tools of	trade		
	✓	No Yes. Describe					
50.	Far	m and fishing supp	lies, chemicals, and feed				
	✓	No					
		Yes. Describe					
51.	Any	farm- and comme	rcial fishing-related property you	did not already list			
	V	No Yes. Describe					
	Ш	res. Describe					
	-					Γ	
			ll of your entries from Part 6, inclur here		r pages you ha	ave attached	
						L	
Part 7	:	Describe All Pro	perty You Own or Have an In	terest in That Yo	u Did Not Lis	st Above	
			perty of any kind you did not alrea s, country club membership	ady list?			
١.,	V	No	o, ocumay olab memberemp				
i		Yes. Give specific					
		information					
54. Ad	d th	e dollar value of a	II of your entries from Part 7. Writ	e that number here			<u> </u>
Part 8	:	List the Totals of	f Each Part of this Form				
55. P	art	1: Total real estate	, line 2				
56. p a	art 2	2 total vehicles, lin	e 5	\$2475.00			
57. Pa	ırt 3	: Total personal ar	nd household items, line 15	\$1350.00			
58. Pa	rt 4	: Total financial as	ssets, line 36	\$900.00			
59. P	art	5: Total business-r	elated property, line 45	\$600.00			
60. P	art	6: Total farm- and	fishing-related property, line 52				
61. P	art	7: Total other prop	erty not listed, line 54				
62. T o	otal	personal property	. Add lines 56 through 61	\$5325.00			+ \$5325.00
						Copy personal property total	
63. To	tal	of all property on S	Schedule A/B. Add line 55 + line 62				\$5325.00

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Fill in this information to identify your case:							
Debtor 1	Paul	R.	Northern				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Sankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Clain	n as Exempt							
1.	Which set of exemptions are you claiming	ng? Check one only, ev	ren if your spouse is filing with you.						
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)								
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2.	For any property you list on Schedule A.	. , ,							
۷.	For any property you list on Schedule A	b that you claim as e	xempt, iii iii the information below.						
			Amount of the evenuetion variation	Creatific laws that allow everyntian					
	Brief description of the property and line on Schedule A/B that lists this	Current value of the portion you	Amount of the exemption you claim	Specific laws that allow exemption					
	property	own	Check only one box for each exemption.						
		Copy the value from Schedule A/B							
		Ochedule A/D							
	Brief description:	\$2,475.00	7	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)					
	Chrysler 300, 2005		\$0	-					
	Line from		100% of fair market value, up to any						
	Schedule A/B: 03		applicable statutory limit						
	Brief	\$250.00	_	735 ILCS 5/12-1001(b)					
	description: Furniture - bedroom set	\$250.00	\$250.00						
	Line from		100% of fair market value, up to any	-					
	Schedule A/B: 06		applicable statutory limit						
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and even	•	375? cases filed on or after the date of adjustment.)						
		, . ,							
	✓ No								
	Yes. Did you acquire the property cover	ered by the exemption w	vithin 1,215 days before you filed this case?						
	No								
	Yes								

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Debtor 1 Paul R Northern Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(a) Brief \$350.00 description: **✓** \$350.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$250.00 description: **✓** \$250.00 x2 televisions 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$500.00 description: **✓** \$500.00 earrings 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(b) Brief \$750.00 description: \$750.00 Security deposit on 100% of fair market value, up to any rental unit, Landlord applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(d) Brief \$600.00 description: \$600.00 **Barber tools** 100% of fair market value, up to any Line from applicable statutory limit 40 Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$150.00 description: \$150.00 Checking account, 100% of fair market value, up to any Netspend - prepaid debit applicable statutory limit card

Line from Schedule A/B:

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		Document Page 2	2 01 /5		
Fill in this info	rmation to identify your cas	se:			
Debtor 1	Paul First Name	R. Northern Middle Name Last Name	_		
Debtor 2 (Spouse, if filing)					
	First Name	Middle Name Last Name			
United States	Bankruptcy Court for the:	Northern District of Illinois (State)	<u> </u>		
Case number		(Giato)			
Official	Form 106D				Check if this is an amended filing
Schedu	ule D: Credito	ors Who Have Claims Sec	cured by Pro	perty	12/15
1. Do any No. Yes.	e number (if known). creditors have claims se	nal Page, fill it out, number the entries, and attache cured by your property? it this form to the court with your other schedules. You below.			ges, write your
2. List all separat	secured claims. If a credit	or has more than one secured claim, list the creditor an one creditor has a particular claim, list the other cred the claims in alphabetical order according to the credito	7 11110 41111 01 0141111	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	uto Sales	Describe the property that secures the claim:	\$3,000.00	\$2,475.00	\$525.00
Creditor 523 S	s Name Green Bay Rd	Chrysler 300 Value: \$2,475.00			
Num		As of the date you file, the claim is: Check all that	apply.		
		Contingent			
Wauke City	gan IL 60085 State ZIP Code	Unliquidated			
,	wes the debt? Check one.	Disputed			
✓ De	btor 1 only	Nature of lien. Check all that apply.			
	btor 2 only btor 1 and Debtor 2 only	An agreement you made (such as mortgage or so car loan)	ecured		
	least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	d another	Judgment lien from a lawsuit			
l to	eck if this claim relates a community debt ebt was	Other (including a right to offset)			
bate d		Last 4 digits of account number			

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$3,000.00

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Fill in t	his inforr	mation to identify your o	case:					
Debtor	1	Paul	R.	Northern				
Debtor	. 0	First Name	Middle Name	Last Name				
(Spouse,		First Name	Middle Name	Last Name				
United	States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case n	umber			(Gidio)				
Offic	ial Fo	orm 106E/F				Chec	k if this is an	amended filing
Sch	nedu	ıle E/F: Cre	editors Who	o Have Unsecure	d Claims			12/1
other p Form 10 claims the ent known) Part 1	arty to a 06A/B) a that are ries in th . : List A o any cr	any executory contract and on Schedule G: Exe listed in Schedule D: (he boxes on the left. At All of Your PRIORIT	s or unexpired leases t ecutory Contracts and C Creditors Who Hold Cla		executory contract a). Do not include a ce is needed, copy	s on <i>Schedul</i> any creditors the Part you	le <i>A/B: Prop</i> with partia u need, fill i	e <i>rty</i> (Official Illy secured t out, number
lis As C	ist all of sted, iden s much a ontinuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mo	is. If a claim has both priss in alphabetical order accretion than one creditor holds	s more than one priority unsecured clain tority and nonpriority amounts, list that coording to the creditor's name. If you have a particular claim, list the other creditors for this form in the instruction bookle	laim here and show ve more than two p s in Part 3.	both priority	and nonprio	rity amounts.
,		,	,		. ,	Total	Priority	Nonpriority
2.1	Coleman	Lolita				claim \$0.00	\$0.00	amount \$0.00
	6937 S. Number	Street		Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is apply Contingent	n/a :: Check all that			
		Illinois State urred the debt? Check tor 1 only	60649 Zip Code one.	Unliquidated Disputed Type of PRIORITY unsecured claim	ı:			
	느	tor 2 only tor 1 and Debtor 2 only		✓ Domestic support obligations Taxes and certain other debts you				
	브	ast one of the debtors ar		government Claims for death or personal injur				
	Is the cl No Yes	aim subject to offset?	·	intoxicated Other. Specify				
	Priority C	OF HEALTHCARE freditor's Name th Grand Ave E Street		Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is apply.	0095 1/1/2012 :: Check all that	\$3,399.00	\$0.00	\$3,399.00
	Debi	Illinois State urred the debt? Check tor 1 only tor 2 only tor 1 and Debtor 2 only ast one of the debtors ar ck if this claim relates aim subject to offset?	nd another	Contingent Unliquidated Disputed Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts you government Claims for death or personal injurint intoxicated Other. Specify	u owe the			

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Debtor 1 Paul Northern Case number (if known) Middle Name First Name Last Name Your PRIORITY Unsecured Claims - Continuation Page Part 1: Priority Total Nonpriority After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. claim amount amount Illinois Department of Human & Family Services \$0.00 \$0.00 \$0.00 2.3 Last 4 digits of account number _ Priority Creditor's Name When was the debt incurred? 509 S. 6th St. n/a Number Street As of the date you file, the claim is: Check all that Contingent 62701 Springfield Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **✓** Type of PRIORITY unsecured claim: Debtor 2 only ✓ Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the At least one of the debtors and another government Claims for death or personal injury while you were Check if this claim relates to a community debt intoxicated Is the claim subject to offset? Other. Specify **✓** No

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Debtor	1 Paul First Name	R. Middle Name	Northern Last Name	Case number (if known)	
Part 2:	List All of Your NONPRIOR	RITY Unsecured Cla	ims		
3. Do	any creditors have nonpriority under the control of	unsecured claims again t in this part. Submit thi ed claims in the alphal rately for each claim. For	nst you? s form to the court petical order of the each claim listed, id	with your other schedules. creditor who holds each claim. If a creditor has moderatify what type of claim it is. Do not list claims already you have more than four priority unsecured claims fill	included in Part 1.
	ge of Part 2.	outur olumn, not the other.		you have more analy roal, phony anocoalog claims in	
	AARON SALES & LEASE OW Nonpriority Creditor's Name 1015 COBB PLACE BLVD NW			digits of account number 6159 was the debt incurred? 4/1/2016	Total claim \$2,573.00
- !	Number Street KENNESAW Georgia City State Who incurred the debt? Check on	Zip Code	Co	he date you file, the claim is: Check all that apply. Intingent Iliquidated	
	✓ Debtor 1 only		Type o	f NONPRIORITY unsecured claim:	
	Debtor 2 only		Stu	udent loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to sthe claim subject to offset? No Yes		Ob div De del	oligations arising out of a separation agreement or vorce that you did not report as priority claims bts to pension or profit-sharing plans, and other simila bts ner. Specify 001 Lease	r
	AFNI, INC.		Last 4	digits of account number 2141	\$532.00
	Nonpriority Creditor's Name PO BOX 3427 Number Street BLOOMINGTON Illinois City State Who incurred the debt? Check or Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to sthe claim subject to offset? No Yes ARMOR SYSTEMS CO	another	As of the Co	he date you file, the claim is: Check all that apply. Intingent Iliquidated Sputed If NONPRIORITY unsecured claim: Udent loans Iligations arising out of a separation agreement or orce that you did not report as priority claims bits to pension or profit-sharing plans, and other similar bits 001 Collection; Collecting for ORIGINAL CREDITOR: SPRINT	
	Annor Statems Cover State Name 1700 KIEFER DR STE 1 Number Street ZION Illinois City State Who incurred the debt? Check or Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to s the claim subject to offset? No Yes	another	When v As of ti Co Un Dis Type o Stu Ob det	digits of account number 1846 was the debt incurred? 12/1/2014 the date you file, the claim is: Check all that apply. Intingent Idiquidated Seputed If NONPRIORITY unsecured claim: Ident loans Idigations arising out of a separation agreement or corce that you did not report as priority claims Ibts to pension or profit-sharing plans, and other similar bits 001 Collection; Collecting for ORIGINAL CREDITOR: COLLEGE Incr. Specify OF LAKE COUNTY	\$322.00

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R Northern Debtor 1 Paul Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 CERTIFIED SERVICES INC \$425.00 Last 4 digits of account number Nonpriority Creditor's Name 1733 WASHINGTON ST STE 2 When was the debt incurred? 12/1/2011 Number As of the date you file, the claim is: Check all that apply. Contingent WAUKEGAN Illinois 60085 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: LAKE **✓** No **COUNTY ANIMAL** CARE/CONTRO Other. Specify Yes CERTIFIED SERVICES INC \$36.00 Last 4 digits of account number 3430 Nonpriority Creditor's Name 1733 WAŚHINGTON ST STE 2 When was the debt incurred? 1/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent WAUKEGAN Illinois 60085 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA City of Chicago - Parking and red Light Tickets 4.6 \$4,782.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60680 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts

✓ No ☐ Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify _

Parking Tickets

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R Northern Debtor 1 Paul Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 COMMONWEALTH FINANCIAL \$1,090.00 Last 4 digits of account number 91N1 Nonpriority Creditor's Name When was the debt incurred? 4/1/2014 245 Main St Number Street As of the date you file, the claim is: Check all that apply. Contingent Scranton Pennsylvania 18519 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes ENHANCED RECOVERY CO L \$573.00 Last 4 digits of account number 7663 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 6/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: AT T **✓** No Yes FED LOAN SERV 4.9 \$4,586.00 Last 4 digits of account number _ Nonpriority Creditor's Name P.O. Box 530210 When was the debt incurred? 10/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Atlanta 30353 Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify

✓ No ☐ Yes

Is the claim subject to offset?

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R Northern Debtor 1 Paul Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 FED LOAN SERV \$3,559.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10/1/2012 P.O. Box 530210 Number Street As of the date you file, the claim is: Check all that apply. Contingent Atlanta Georgia 30353 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.11 FED LOAN SERV \$3,500.00 Last 4 digits of account number 0003 Nonpriority Creditor's Name P.O. Box 530210 When was the debt incurred? 11/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent 30353 Atlanta Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes FED LOAN SERV 4.12 \$1,303.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 530210 When was the debt incurred? 11/1/2010 Number As of the date you file, the claim is: Check all that apply. Contingent 30353 Atlanta Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

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R Northern Debtor 1 Paul Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 FED LOAN SERV \$1,233.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/1/2011 P.O. Box 530210 Number Street As of the date you file, the claim is: Check all that apply. Contingent Atlanta Georgia 30353 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.14 FED LOAN SERV \$1,019.00 Last 4 digits of account number 0006 Nonpriority Creditor's Name P.O. Box 530210 When was the debt incurred? 7/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent 30353 Atlanta Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes FED LOAN SERV 4.15 \$875.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 530210 When was the debt incurred? 11/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent 30353 Atlanta Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

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R Northern Debtor 1 Paul Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 FED LOAN SERV \$728.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/1/2013 P.O. Box 530210 Number Street As of the date you file, the claim is: Check all that apply. Contingent Atlanta Georgia 30353 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.17 FED LOAN SERV \$401.00 Last 4 digits of account number 0010 Nonpriority Creditor's Name P.O. Box 530210 When was the debt incurred? 11/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent 30353 Atlanta Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes HARVARD COLLECTION 4.18 \$717.00 Last 4 digits of account number Nonpriority Creditor's Name 4839 ELSTON AVE When was the debt incurred? 11/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** Illinois 60630 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: IL DEPT No OF HUMAN SVCS Other. Specify ____

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Debtor 1 Paul R Northern Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 IL Secretary of State \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 2701 S. Dirksen Parkway When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Springfield Illinois 62723 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify License Suspension - Notice Only Is the claim subject to offset? **✓** No Yes 4.20 Vista Medical Center \$23,000.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 5329 Memorial Dr Ste A Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Stone Mtn Georgia 30083 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Medical Is the claim subject to offset? **✓** No

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Northern Debtor 1 Paul Case number (if known) Middle Name First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$3,399.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$3,399.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$17,204.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

\$34,050.00

\$51,254.00

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Paul	R.	Northern
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois (State)
Case number (If known)			(ciato)

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in	this infor	mation to identify your c	ase:			
Debto		Paul	R.	Northern		
Debit	JI 1	First Name	Middle Name	Last Name		
Debto (Spous	or 2 se, if filing)	First Name	Middle Name	Last Name		
Unite	d States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case (If know	number wn)			(State)		
○ tt	: -: -1	Farma 10011				Check if this is an amended filing
Oπ	ıcıaı	Form 106H				
Sch	nedul	e H: Your Cod	lebtors			12/15
1. [Oo you ha ✓ No Yes	ve any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as	a codebtor.)	
	daho, Loi No. Yes.	uisiana, Nevada, New Mex Go to line 3. Did your spouse, forme	lived in a community pro- cico, Puerto Rico, Texas, W er spouse, or legal equiva	ashington, and Wisconsi	n.)	ty property states and territories include Arizona, California,
		No Yes. In which communit	y state or territory did you	ı live?	Fill in th	e name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zip Co	de	
3. I	n Columi					se is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill	in this inf	ormation to identify	your case:					
Deb	tor 1	Paul	R.	North	ern			
		First Name	Middle Name	Last N	lame		Check if this is:	
	tor 2	First Name	Middle Name	Last N	lomo		An amended filing	
							A supplement showing post-p	netition chanter 1
Unit	ed States	Bankruptcy Court for	Northern	District of III	inois State)		expenses as of the following	
	e number			(0	olal o j			
(lf kn	own)						MM / DD / YYYY	
Of	ficial	Form 106I						
Sc	hedu	le I: Your In	come					12/1
infor spou num	mation ause. If mo	bout your spouse. I	f you are separated an , attach a separate she y question.	d your spou	se is no	t filing with you	your spouse is living with you, , do not include information a dditional pages, write your na	bout your
1.	Fill in you	r employment		Debtor 1	1		Debtor 2	
	information.		Faculty and adoles					
	-	e more than one job,	Employment status	Emplo	-		Employed	
		parate page with n about additional		Not E	mployed		Not Employed	
	employers	•	Occupation	Self-emplo	oyment			
	•	rt time, seasonal, or	Employer's name					
	self-emplo		Employer's address					_
	•	n may include student aker, if it applies.		Number St	reet		Number Street	
		, 						
				City		State Zip Co	de City State	Zip Code
			How long employed					
			there?	-		<u> </u>		
Par	t 2: Giv	e Details About N	Nonthly Income					
			,					
		onthly income as of the syou are separated.	he date you file this for	n. If you have	nothing	to report for any l	ine, write \$0 in the space. Include	your non-filing
		non-filing spouse have attach a separate she		, combine the	informat	ion for all employe	ers for that person on the lines bel	ow. If you need
						For Debtor 1	For Debtor 2 or non-filing spouse	
2.			ary, and commissions (before a calculate what the monthly		2.	\$0.		
3.	Estimat	e and list monthly ove	time pay.		3.	+ \$0.	00	
4. Calculate gross income. Add line 2 + line 3.					4.	\$0	.00	

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Dec	otor 1Paul First Name		lorthern ast Name		Case number	(if		
	Tilot Namo	midde Haine	act Hamo		For Debtor 1	For Debtor 2 or non-filing spouse		
С	opy line 4 here		→ 4		\$0.00			
5. L i	ist all payroll deducti							
5	ia. Tax, Medicare, and	d Social Security deductions	5	a.	\$0.00			
5	b. Mandatory contrib	outions for retirement plans	5	b.	\$0.00			
5	c. Voluntary contribu	itions for retirement plans	5	c.	\$0.00			
5	id. Required repayme	ents of retirement fund loans	5	d.	\$0.00			
5	ie. Insurance		5	e.	\$0.00			
5	f. Domestic support	obligations	5	f.	\$0.00			
5	ig. Union dues		5	g.	\$0.00			
5	h. Other deductions.	. Specify:	_ 5	h. +	\$0.00 +			
6. A +5h		tions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6	-	\$0.00			
7. C	alculate total monthl	ly take-home pay. Subtract line 6 from line	4. 7	-	\$0.00			
8. L i	ist all other income r	egularly received:						
8	business, profession	•						
		for each property and business showing nary and necessary business expenses, and et income.	8	a.	\$1,216.67			
8	b. Interest and divide		8	b.	\$0.00			
8	sc. Family support pay dependent regular	yments that you, a non-filing spouse, or a rly receive	a					
		ousal support, child support, maintenance, and property settlement.	8	C.	\$0.00			
8	d. Unemployment co	mpensation	8	d.	\$0.00			
8	Be. Social Security		8	e.	\$0.00			
8	Include cash assista cash assistance that	assistance that you regularly receive nee and the value (if known) of any non- you receive, such as food stamps (benefits ental Nutrition Assistance Program) or		f.	\$190.00			
8	g. Pension or retiren			g.	\$0.00			
	Sh. Other monthly inc			9. h. +	\$0.00 +			
	-	Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		г	\$1,406.67			
		come. Add line 7 + line 9. 0 for Debtor 1 and Debtor 2 or non-filing sp		0.	\$1,406.67 +		=	\$1,406.67
lı fı	nclude contributions from the riends or relatives.	or contributions to the expenses that you om an unmarried partner, members of your lounts already included in lines 2-10 or amou	household,	your	dependents, your roomn			
5	Specify:						1. +	\$0.00
		ne last column of line 10 to the amount in the Summary of Schedules and Statistical Sum					12.	\$1,406.67
								Combined monthly income
13.	Do you expect an inc No.	rease or decrease within the year after y	ou file this	s form'	?			
	Yes. Explain:							
L	100. Explain.							

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		Docu	ument Page 37 of 7	5	
Fill in this infor	mation to identif	y your case:			
Debtor 1	Paul	R.	Northern		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States E	Bankruptcy Court	for the: Northern	District of Illinois		nowing post-petition chapter 13 the following date:
Case number			(State)	expenses as on	the following date.
(If known)				MM / DD / YYYY	/
Official	Form 10	6J			
		Expenses			12/15
		-	Clion to make an house and		
information. If	more space is n	as possible. If two married people a eeded, attach another sheet to this			
	wer every quest cribe Your Ho				
1. Is this a joi		uscrioia			
	to line 2				
		e in a separate household?			
	No	o in a sopulate neasonelal			
L	_	must file Official Forms 106J-2, Exper	neae for Sanarata Housahald of Dah	itar 2	
2. Do you hou			ises for Separate Household of Deb	101 2.	
Do not list D	e dependents?	No Yes. Fill out this information for	Book death of the selection	B d H.	Book door do de Po
Debtor 2.	Debtor Fand	each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	8 years	No.
			Child	6 veere	✓ Yes. No.
			Child	6 years	Yes.
	penses include	- N			
expenses o	f people other	No No			
yourself an dependent	-	Yes			
Part 2: Esti	mate Your On	going Monthly Expenses			
_	of a date after th	your bankruptcy filing date unless y le bankruptcy is filed. If this is a sup		•	•
		h non-cash government assistance luded it on Sc <i>hedule I: Your Income</i>			Your expenses
	or home owner or the ground or k	rship expenses for your residence. In ot. 4.	nclude first mortgage payments and		\$500.00
If not inc	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Paul R. Northern Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payment	s for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage colle	ction	6b.	\$0.00
6c. Telephone, cell phone, Inter	net, satellite, and cable services	6c.	\$0.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping suppl		7.	\$190.00
8. Childcare and children's educ	ation costs	8.	\$100.00
9. Clothing, laundry, and dry cle	aning	9.	\$5.00
10. Personal care products and	services	10.	\$5.00
11. Medical and dental expenses	5	11.	\$0.00
12. Transportation. Include gas, no not include car payments	naintenance, bus or train fare.	12.	\$60.00
13. Entertainment, clubs, recrea	tion, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and	religious donations	14.	\$0.00
15. Insurance. Do not include insurance deduc	ted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$81.00
15d. Other insurance. Specify:_	<u> </u>	15d	\$0.00
16. Taxes. Do not include taxes de	ducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paymen	ts:	.0	
17a. Car payments for Vehicle 1		17a	\$270.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17-l Other Constitut		17d	\$0.00
	aintenance, and support that you did not report as deducted from I, Your Income (Official Form 106I).	40	\$0.00
	support others who do not live with you.	18.	
Specify:	support official wife do not live with you.	19.	\$0.00
20.Other real property expenses	not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other prope		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or	renter's insurance	20c	\$0.00
20d. Maintenance, repair, and u	pkeep expenses.	20d	\$0.00
20e. Homeowner's association	or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1		R.	Northern	Case number (if known)		
	First Name	Middle Name	Last Name			
21.Other.	. Specify:				21	\$0.00
00.0.1						
	late your month	•				\$1,211.00
	dd lines 4 through					\$0.00
	copy line 22 (mont			\$1,211.00		
	dd line 22a and 22		22.			
	late your monthly					
23a. C	opy line 12 (your	combined monthly income) from	Schedule I.		23a	\$1,406.67
23b. C	opy your monthly	expenses from line 22 above.			23b	\$1,211.00
		thly expenses from your monthly i	ncome.			\$195.67
Т	he result is your n	nonthly net income.			23c	
For ex	xample, do you ex gage payment to ir o es Explain he	ease or decrease in your expense to finish paying for your care named as a concrease or decrease because of a concrease or decrease or decrease because of a concrease or decrease or decrease because of a concrease or decrease or	oan within the year or do ye	ou expect your		

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Paul	R.	Northern
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(Gratio)

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and						
x	/s/ Paul Northern	×						
^	Signature of Debtor 1	Signature of Debtor 2						
		· ·						
	Date 1/10/2017 MM/DD/YYYY	Date MM/DD/YYYY						

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Debtor 1	Paul		R.		Northern				
reptor i	First Nam	е	Middle	Name	Last Nam	e			
ebtor 2									
pouse, if filing	First Nam	е	Middle	Name	Last Nam	е			
nited States	Bankruptcy	Court for the:	Northern		District of Illino				
ase numbe known)	r				(Stat	e)			
)fficia	l Form	107							Check if this amended filir
tatem	ent of F	inancia	al Affairs f	or In	dividuals	Filing fo	r Bankru	ıptcy	1
formation	. If more sp	ace is need	ed, attach a sep						r supplying correct e your name and case
imber (if k	mown). Ans	wer every o	question.						
art 1: Gi	ve Details A	About Your	Marital Status	and W	here You Lived	Before			
. What	is your curre	nt marital st	atus?						
	larriad								
10	larried								
\equiv N	ot married								
✓ N	ot married								
ت		ears, have y	ou lived anywher	e other t	than where you liv	ve now?			
. During	g the last 3 y	ears, have y	ou lived anywher	e other t	than where you liv	ve now?			
. During	g the last 3 y						now.		
. During	g the last 3 y				than where you lives. S. Do not include v		now.		
During	g the last 3 y			st 3 years	s. Do not include v		now.		Dates Debtor 2 lived
During	g the last 3 y O es. List all of			st 3 years	s. Do not include v	where you live r	now.		Dates Debtor 2 lived there
During	g the last 3 y O es. List all of			st 3 years	s. Do not include v	where you live r	now. s Debtor 1		
During N Y	g the last 3 y o es. List all of ebtor 1:			st 3 years	s. Do not include v	where you live r			there
During N Y D	g the last 3 y O es. List all of			Dates	s. Do not include v	where you live r	s Debtor 1		there
During N Y D	g the last 3 y O es. List all of ebtor 1:			Dates	s. Do not include v	Debtor 2:	s Debtor 1		Same as Debtor 1
During N Y D	o the last 3 y o es. List all of ebtor 1:	the places y	ou lived in the las	Dates there	s. Do not include v	Debtor 2:	s Debtor 1		Same as Debtor 1 From
During N Y D	g the last 3 y O es. List all of ebtor 1:			Dates there	s. Do not include v	Debtor 2:	s Debtor 1	Zip Code	Same as Debtor 1 From
During N Y D	o the last 3 y o es. List all of ebtor 1: 16 May St umber Street	the places y	ou lived in the las	Dates there	s. Do not include v	Debtor 2: Same as Number Stree	s Debtor 1 eet	Zip Code	Same as Debtor 1 From
During N Y D S N W C	o the last 3 y o es. List all of ebtor 1: 16 May St umber Street	the places y Illinois State	ou lived in the las	Dates there	s. Do not include v	Debtor 2: Same as Number Stree	s Debtor 1 set State	Zip Code	there Same as Debtor 1 From To
During N Y D S N C S N C S N C S N C S N C S S N C S S S S	o the last 3 y o es. List all of ebtor 1: 16 May St umber Street /aukegan ity	the places y Illinois State	ou lived in the las	Dates there	s. Do not include v	Debtor 2: Same as Number Stree City Same as	s Debtor 1 eet State s Debtor 1	Zip Code	there Same as Debtor 1 From To
During N Y D 5 N C 6 N C 8	o the last 3 y o es. List all of ebtor 1: 16 May St umber Street	the places y Illinois State	ou lived in the las	Dates there From	s. Do not include v	Debtor 2: Same as Number Stree	s Debtor 1 eet State s Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
During N Y Y D S N C S	o the last 3 y o es. List all of ebtor 1: 16 May St umber Street /aukegan ity 10 Lenox Ave	Illinois State	ou lived in the las	Dates there From To	5. Do not include v 5 Debtor 1 lived 12/2010 12/2014	Debtor 2: Same as Number Stree City Same as	s Debtor 1 eet State s Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From
. During N Y Y D S N C S N C W C W C W C W C W C W C W C W C W C	o the last 3 y o es. List all of ebtor 1: 16 May St umber Street /aukegan ity	the places y Illinois State	ou lived in the las	Dates there From To	5. Do not include v 5 Debtor 1 lived 12/2010 12/2014	Debtor 2: Same as Number Stree City Same as	s Debtor 1 eet State s Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

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Debtor	r 1 Paul R.	Northe		number (if known)	
	First Name Middl	e Name Last Na	me		
Part 2	Explain the Sources of Your In-	come			
Fi	id you have any income from employm Il in the total amount of income you recei ctivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busi	inesses, including part-time		ars?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips ✓ Operating a business	\$950.00	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$12000.00	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that: (January 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
pu filir	clude income regardless of whether that is blic benefit payments; pensions; rental in ng a joint case and you have income that st each source and the gross income from No Yes. Fill in the details.	come; interest; dividends; m you received together, list it	oney collected from lawsuits only once under Debtor 1.	s; royalties; and gambling and lo	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Food Assistance	\$190.00		
	For last calendar year: (January 1 to December 31, 2016) YYYYY	Food Assistance	\$2,090.00		
-	For the calendar year before that: (January 1 to December 31, 2015) YYYYY	. =			

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Debtor 1 Paul Northern __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	1 Paul		R.	No	orthern	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ge	iders include your porations of whic	r relatives; a h you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
Ш	Yes. List all pay	yments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name			-			
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Paul Northern Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Paul First Name	R. Middle Name	Northern Last Name	Case number (if known)	
11.		ou filed for bankruptcy, dic take a payment because yo		pank or financial institution, set off any amo	unts from your
	Yes. Fill in the detail	ls.			
			Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name				
	Number Street				
			Last 4 digits of account	number: XXXX-	
	City S	itate Zip Code			
12.		ı filed for bankruptcy, was ıstodian, or another officia		possession of an assignee for the benefit of	creditors, a court-
	✓ No				
	Yes				
Part	5: List Certain Gifts	and Contributions			
13.	Within 2 years before y	ou filed for bankruptcy, did	I you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No ✓ Yes. Fill in the deta	ils for each gift.			
	_	alue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You	u Gave the Gift			
	Number Street		-		
	City S Person's relationship	tate Zip Code			
		_			
	Person to Whom You	u Gave the Gift			
	Number Street				
		toto Zin Codo			
	City S Person's relationship	tate Zip Code to you			
	Person's relationship	to you			

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Debt	tor 1		R.	Northern	Case number (if know	vn)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed fo	or bankruptcy, did y	you give any gifts or contri	butions with a total value	of more than \$600	to any charity?
	V	No					
	H	Yes. Fill in the details for each	ch aift or contributio	ın			
	ш				المرائب	Date yeu	Value
		Gifts or contributions to chat that total more than \$600	arities	Describe what you con	tributed	Date you contributed	Value
		Charity's Name					
		Number Street	_				
		City State	Zip Code				
		Oily State	Zip Code				
Part	6:	List Certain Losses					
15.		hin 1 year before you filed for	bankruptcy or sine	ce you filed for bankruptcy	, did you lose anything bed	cause of theft, fire,	other disaster, or
	gan	nbling?					
	✓	No					
		Yes. Fill in the details.					
		Describe the property you lo	ost and	Describe any insurance		Date of your	Value of property
		how the loss occurred		Include the amount that pending insurance claim		loss	lost
				A/B: Property.	0 011 11110 00 01 001/100010		
Part	7:	List Certain Payments or	Transfers				
		out seeking bankruptcy or pre ude any attorneys, bankruptcy p No			or services required in your b	ankruptcy.	
	✓	Yes. Fill in the details.					
				Description and value of transferred	of any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attornovia Foo 500.00		1/10/2017	\$500.00
		Person Who Was Paid	_	Attorney's Fee - 500.00		17.13/2017	ψοσο.σο
		5101 Washington Street					
		Number Street					
		Unit 29					
		Gurnee Illinois	60031				
		City State	Zip Code				
		Email or website address					
		Person Who Made the Paymer	nt, if Not You				
		Person Who Was Paid					
		Number Street					
		-					
		City State	Zip Code				
			2.p 000e				
		Email or website address					
		Person Who Made the Paymer	nt, if Not You				

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Deb	tor 1		R.	Northern	Case number (if known)		
		First Name	Middle Name	Last Name			
17.	help	you deal with your credinot include any payment or	tors or to make paym		our behalf pay or transfer an	y property to anyon	e who promised to
		No Yes. Fill in the details.					
				Description and value of a transferred	r t	Date Am payment or ransfer was nade	ount of payment
		Person Who Was Paid			-	 , <u></u>	
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your be	usiness or financial a and transfers made as s	security (such as the granting of a			•
				Description and value of a property transferred		roperty or ived or debts paid	Date transfer was made
		Person Who Received Trans	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
19.	ben	hin 10 years before you fileficiary? ese are often called asset-pro No Yes. Fill in the details.		d you transfer any property to a	a self-settled trust or simila	r device of which yo	ou are a
	Ц	. 33. Fill II a lo dotallo.		Description and value of	the property transferred		Date transfer was made
		Name of trust					

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Debtor 1 Paul Northern Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Debtor 1 Paul Northern Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1			R.	Nor	thern	Case	e number <i>(ii</i>	known)		
		First Name		Middle Name	Last	t Name	_				
26.	Hav	e you been a part	y in any judic	ial or administi	rative procee	eding under	any environmen	ital law? In	clude settler	ments and orde	ers.
	П	Yes. Fill in the det	tails.								
					Court or age	ency		Nature o	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStree	t					Concluded
		•			City	State	Zip Code				
Part	t 11:	Give Details Al	oout Your B	usiness or Co	onnections	to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, dic	d you own a b	ousiness or	have any of the	following c	onnections t	o any business	s?
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or ma	ility company (l	LC) or limited	d liability pa oration	r activity, either for artnership (LLP) poration	ull-time or p	oart-time		
	V	No. None of the a	above applies	s. Go to Part 12							
		Yes. Check all that				v for each b	ousiness.				
	ш		ar apply as c				re of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			Name	of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code					From	То	
					Descri	be the natu	ire of the busine	ss			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name —	of accounta	ant or bookkeep	er	E	T .	
		Oity	State	Zip Gode					From	To	
					Descri	be the natu	ire of the busine	ss	include So		number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			—	af and1	ant an bealder		Dates busi	ness existed	
		City	State	Zip Code	name	oi accounta	ant or bookkeep	er	From	То	

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Deb	otor 1 Paul	R.	Northern	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you filed to creditors, or other parties.	for bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details below	<u>.</u>		
	_		Date issued	
			_	
	Name		MM/DD/YYYY	
	Number Street		_	
	City State	Zip Code	_	
Pari	t 12: Sign Below			
		ines up to \$250,000,	,	ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debt			Signature of Debtor 2
	Date 1/10/2017			Date
ı	Did you attach additional pages t	to Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	✓ No Yes			
	Did you now on onno to you cons		towns, to halo you fill such	and wount to what of
	Did you pay or agree to pay some	one who is not an at	torney to neip you till out b	ankrupicy forms?
	✓ No			
	Yes. Name of person			Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Paul R. Northern		Case No.			
_	Debtor			(If known)		
			Chapter	Chapter 13		
	DISCLOSURE OF (COMPENSATIO	N OF ATTORNEY F	OR DEBTOR		
1.	. Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one y rendered or to be rendered on behalf of	year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services		
	For legal services, I have agreed to acc	cept		\$4,000.00		
	Prior to the filing of this statement I ha	ave received		\$500.00		
	Balance Due			\$3,500.00		
2.	. The source of the compensation paid	to me was:				
	✓ Debtor	Other (specify))			
3.	. The source of the compensation paid	to me is:				
	✓ Debtor	Other (specify))			
4.	I have not agreed to share the abomembers and associates of my la	ove-disclosed compensation with firm.	on with any other person unless the	ey are		
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5.		In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;				
	b. Preparation and filing of any p	petition, schedules, stateme	ents of affairs and plan which may b	pe required;		
	c. Representation of the debtor a	at the meeting of creditors	and confirmation hearing, and any a	adjourned hearings thereof;		
	d. Representation of the debtor i	n adversary proceedings a	nd other contested bankruptcy mat	ters;		
6.	. By agreement with the debtor(s), the a	above-disclosed fee does n	ot include the following services:			
		CERTIFIC	CATION			
	I certify that the foregoing is a complete tor(s) in this bankruptcy proceedings.	statement of any agreeme	ent or arrangement for payment to n	ne for representation of the		
	1/10/2017		/s/ Nathan Delman			
	Date		Signature of Attorney			
			Semrad Law Firm			
	-		Name of law firm			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that dient is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/10/2017	
Signed:	
/s/ Paul Northern	
Jan A Bilder	/s/ Nathan Delman
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	1/10/2017	
Signed:	1	
/s/ Paul	Northern	
		/s/ Nathan Delman
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Northern, Paul R.	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MA	TRIX
TI knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is t	rue and correct to the best of their
Date:	1/10/2017	/s/ Northern, Pa Northern, Paul F Signature of De	٦.

FED LOAN SERV P.O. Box 530210 Atlanta, 30353

IL DEPT OF HEALTHCARE 100 South Grand Ave E Springfield , 62704

AARON SALES & LEASE OW 1015 COBB PLACE BLVD NW KENNESAW , 30144

COMMONWEALTH FINANCIAL 245 Main St Scranton , 18519

HARVARD COLLECTION 4839 ELSTON AVE CHICAGO , 60630

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, 32256

AFNI, INC. PO Box 3517 Bloomington , 61702

CERTIFIED SERVICES INC 1733 WASHINGTON ST STE 2 WAUKEGAN , 60085

ARMOR SYSTEMS CO 1700 KIEFER DR STE 1 ZION , 60099

Illinois Department of Human & Family Services 509 S. 6th St. Springfield , 62701

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago , 60602

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Vista Medical Center 5329 Memorial Dr Ste A Stone Mtn , 30083

Nissi Auto Sales 523 S Green Bay Rd Waukegan , 60085

Coleman, Lolita 6937 S. Paxton Chicago , 60649

IL Secretary of State 2701 S. Dirksen Parkway Springfield , 62723

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Debtor 1 Paul		Northern	Case number (if known)		
First Name		Last Name			
Part 6: Answer These Questions for Reporting Purposes 16. What kind of date do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to	"incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or in No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts your line with the type of debts your line with the line wi	business debts? Business debts. Business debts	nsumer debts are defined in 11 U.S. I, family, or household purpose." ness debts are debts that you incurre the operation of the business or investment debts or business debts. sumer debts or business debts. after any exempt property is excluded a distribute to unsecured creditors?	ed to obtain estment.	
unsecured creditors?	_				
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	0 📅 50,001-10	0,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$50,000,00	-\$50 million	001-\$1 billion 0,001-\$10 billion 00,001-\$50 billion \$50 billion	
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 ☑ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$50,000,00	-\$50 million	001-\$1 billion 0,001-\$10 billion 00,001-\$50 billion \$50 billion	
Part 7: Sign Below					
For you	correct. If I have chosen to file under C of title 11, United States Code under Chapter 7.	hapter 7, I am aware tha I understand the relief	alty of perjury that the information p at I may proceed, if eligible, under Ch available under each chapter, and I eto pay someone who is not an atto	napter 7, 11,12, or 13 choose to proceed	
:			e required by 11 U.S.C. § 342(b).	,	
:	•	•	1, United States Code, specified in	•	
1		case can result in fines	perty, or obtaining money or proper up to \$250,000, or imprisonment fo		
	/s/ Paul Northern	Mithon	*		
	Signature of Debtor 1	- July & Survey Conference Sur	Signature of Debtor 2		
Single consistence and a second secon	Executed on	D / YYYY	Executed onMM / DD /	7777	

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Fill in this info	rmation to identify your ca	ise:		
Debtor 1	Paul		Northern	
00010	First Name	Middle Name	Last Name	
Debtor 2		NA LES N	1 N1	_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	_
Case number			(State)	
(If known)				
Ott: -: -1	E 100Da			Check if this is a amended filing
Official	Form 106De	<u>C</u>		•
Declarat	tion About an	Individual Debi	tor's Schedules	12/1
U.S.C. §§ 152,	1341, 1519, and 3571.	on with a Dankinghoy Cas	e can result in mes up to w	250,000, or imprisonment for up to 20 years, or both. 18
	nay or scree to hav some	one who is NOT an attorn		untou forme?
pid you	oay or agree to pay some	0170 17770 10 170 7 217 217	iev to held you till out banki	
TA No			ney to help you fill out bankr	uptoy tornist
✓ No Yes.	Name of person			etition Preparer's Notice, Declaration, and

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 1/10/2017

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Debtor 1	1 Paul	R.	Northern	Case number (if known)		
	First Name	Middle Name	Last Name			
	ithin 2 years before you editors, or other partie		you give a financial stateme	ent to anyone about your business? Include all financial institutions		
	No Yes. Fill in the details	s below.				
_	•		Date issued			
	Name		MM/DD/YYYY			
	Number Street		<u></u>			
	City	State Zip Code				
Part 12	Sign Below					
a ba	v	ul Northern	o, or imprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
	Signature		<u>V((MX</u>)	Signature of Debtor 2		
	Date 1/10	0/2017		Date		
Did	d you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
	No Yes					
<u> </u>			addaman ta bala nan fill and	houlementary forms 3		
UI d		iy someone who is not an i	attorney to help you fill out	pankinpicy iomist		
区	No			Attack the Gentlemater Californ Company of Attach		
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Northem, Paul R.	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICATI	ON OF CREDITOR MATRIX	
knowle	The above named Debtors hereby verify that edge.	the attached list of creditors is true and	correct to the best of their
Date:	1/10/2017	/s/ Northern, Paul R.	Tout Norther
·····		Northem, Paul R. Signature of Debtor	

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6. C	First Name	Middle Name	Last Name			
6. C	alaulata tha madian fa					
	alculate the inculantia	mily income that applies t		s:		
16	3a. Fill in the state in wh	ich you live.	Illinois	-		
1	3b. Fill in the number of	people in your household.	3	-		
10	household	nily income for your state and ed in the separate instruction	To fin	nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	\$75,454.00	
	ow do the lines compa					
1	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).					
1	U.S.C. § 1325(e than line 16c. On the top of b)(3). Go to Part 3 and fill o rourrent monthly income from	ut Calculation of Dispo	seck box 2. Disposable income is determined under 11 posable Income (Official Form 122C-2). On line 39 of that		
art 3:	Calculate Your Co	ommitment Period Und	er 11 U.S.C. §1325(I	b)(4)		
8. C	opy your total average	monthly income from line	11.		\$1,386,67	
				is not filing with you, and you contend that calculating the fyour spouse's income, copy the amount from line 13.		
1	9a. If the marital adjustn	nent does not apply, fill in 0 (on line 19a.		-\$0.00	
1	9b. Subtract line 19a f	rom line 18.			\$1,386.67	
0. C	alculate your current	monthly income for the yea	ar. Follow these steps:			
2	Da. Copy line 19b.				\$1,386.67	
	Multiply by 12 (the r	number of months in a year).			x 12	
	20b. The result is your current monthly income for the year for this part of the form.					
	20c. Copy the median family income for your state and size of household from line 16c.					
1. H	w do the lines compare?					
Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.						
		n or equal to line 20c. Unless period is 5 years. Go to Part		e court, on the top of page 1 of this form, check box		
art 4:	Sign Below					
	By signing here, I de	clare under penalty of penjury	that the information on t	this statement and in any attachments is true and correct.		
	X /s/ Paul North	nern FAIL (18)	(horro s	×		
	Signature of Deb	torT	-	Signature of Debtor 2		
	Date 1/10/2013			Date		
	MM/DD/Y	YYY		MM/DD/YYYY		